

B2100A (Form 2100A) (12/15)

## United States Bankruptcy Court

Northern District Of Illinois

In re Megan L. Leonard, Case No. 19-16133

### **TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust National Association,  
as Trustee for Igloo Series IV Trust

Name of Transferee

Name and Address where notices to transferee  
should be sent:

SN Servicing Corporation  
323 Fifth St  
Eureka, CA 95501

Phone: 800-603-0836  
Last Four Digits of Acct #: 0899

Name and Address where transferee payments  
should be sent (if different from above):

Nationstar Mortgage LLC d/b/a  
Mr. Cooper

Name of Transferor

Court Claim #: (if known): 10  
Amount of Claim: 205,052.93  
Date Claim Filed: 07/31/2019

Phone: 877-343-5602  
Last Four Digits of Acct. #: 0422

Phone: \_\_\_\_\_  
Last Four Digits of Acct #: \_\_\_\_\_

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle R. Ghidotti-Gonsalves  
Transferee/Transferee's Agent

Date: 1/15/2020

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

MEGAN LEONARD  
PO BOX 106  
LOUISVILLE KY 40201

RE: **New Loan Number:** [REDACTED]

Old Loan Number: [REDACTED]

Collateral: 11154 SOUTH TROY STREET; CHICAGO IL

Dear Customer:

This notice is being sent to you in accordance with the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§1692 et seq.

As of the date of this letter, our records indicate the total amount of your debt is \$208,670.92. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call (800) 603-0836.

Igloo Series IV Trust is the creditor to whom the debt is owed. However, SN Servicing Corporation, a debt collector, is responsible for servicing and collecting the debt.

Unless you dispute the validity of the debt or any portion of the debt within thirty (30) days after your receipt of this letter, we will assume that the debt is valid.

If you notify us in writing within thirty (30) days after your receipt of this letter that you dispute the debt or any portion of the debt, we will obtain verification of the debt or a copy of any judgment against you and we will mail you a copy of such verification or judgment.

We will provide you with the name and address of the original creditor on the debt, if different from the current creditor, if you request this information in writing within thirty (30) days after your receipt of this letter.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

**NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

**SN Servicing Corporation for Igloo Series IV Trust**  
Customer Service Department

MEGAN LEONARD  
PO BOX 106  
LOUISVILLE KY 40201

RE: **New Loan Number:** [REDACTED]

Collateral: 11154 SOUTH TROY STREET; CHICAGO IL

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

Dear Customer:

The notice, which follows, is intended to inform you that the servicing of your mortgage loan has been assigned, sold or transferred. If the above-referenced loan is a closed-end, first lien, 1-4 unit residential (e.g., homes, condominiums, cooperative units and mobile homes) mortgage loan, this notice is being provided to you under Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605). When a state law requires this notice, this notice is being provided to you under state law. When neither Section 6 of RESPA nor state law requires this notice, this notice is being provided to you for your information.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold or transferred from Mr. Cooper to SN Servicing Corporation for Igloo Series IV Trust, effective December 16, 2019.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Mr. Cooper, Customer Support Center 8950 Cypress Waters Blvd, Coppell, TX 75019. If you have any questions relating to the transfer of servicing from your present servicer call Customer Service at (888) 480-2432 Monday through Thursday between 8:00 a.m. and 8:00 p.m., Friday 8:00 a.m. to 6:00 p.m. and Saturday 8:00 a.m. to 2:00 p.m. Central Time. This is a toll-free number.

Your new servicer will be **SN Servicing Corporation**.

The correspondence address for your new servicer is SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

The toll-free telephone number of your new servicer is (800) 603-0836. If you have any questions relating to the transfer of servicing to your new servicer call Christopher Bideaux at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time. You may access your account and make payments via our secure website at <https://borrower.snscc.com>.

The date that your present servicer will stop accepting payments from you is December 15, 2019. The date that your new servicer will start accepting payments from you is December 16, 2019. Send all payments on or after December 16, 2019 to your new servicer.

**Make your payments payable to:** [REDACTED]

**Mail your payments to:** [REDACTED]  
[REDACTED]  
[REDACTED]

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: SN Servicing Corporation will **not**

late fee may not be imposed on you.

Section 6 of RESPA (16 U.S.C. § 805) filed 01/15/20 in Case 19-cv-01331-SDO Document 15-20 on 01/15/20 at 17:22:28 a "Qualified written request" to your loan servicer concerning Documenting of Page 14 of. Your servicer must provide you with a written acknowledgment within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address: SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

Not later than 30 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 30-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

**NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**SN Servicing Corporation for Igloo Series IV Trust**  
Customer Service Department

MEGAN LEONARD  
PO BOX 106  
LOUISVILLE KY 40201

RE: **New Loan Number:** [REDACTED]  
Old Loan Number: [REDACTED]  
Collateral: 11154 SOUTH TROY STREET; CHICAGO IL

As stated in previous correspondence, the servicing of your mortgage loan has been transferred from Mr. Cooper to SN Servicing Corporation for Igloo Series IV Trust effective December 16, 2019

If your loan is secured by real estate, please contact your insurance carrier to have the mortgagee clause changed to the following:

**SN Servicing Corp  
ISAOA ATIMA  
P.O. Box 35  
Eureka, CA 95502**

Please have your insurance carrier forward a copy of your insurance policy with the mortgagee clause change to our Escrow Department at the address shown above. If your property is located in a flood hazard zone, which starts with an "A" or "V", we will also require a copy of your flood insurance policy.

If you or your insurance carriers have any questions, please contact Christopher Bideaux at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m., Pacific Time.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

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**SN Servicing Corporation for Igloo Series IV Trust**  
Escrow Department